



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application of: |) | Docket No. 35010 |
| |) | |
| TUCKER, Scott A. |) | Confirmation No.: |
| |) | |
| Serial No.: 10/711,407 |) | Group Art Unit No. 3624 |
| |) | |
| Filed: September 16, 2004 |) | Customer No.: 23589 |
| |) | |
| METHOD, SYSTEM AND COMPUTER |) | |
| PROGRAM FOR ON-DEMAND SHORT |) | |
| TERM LOAN PROCESSING |) | Examiner: |

TRANSMITTAL

Transmitted herewith is/are: Information Disclosure Statement; Form 1449; and return postcard.

EV 597770966 US

Express Mail No.

Respectfully submitted,

HOVEY WILLIAMS LLP

Dated: January 18, 2005

by

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(816) 474-9050

ATTORNEYS FOR APPLICANT

(Docket No. 35010)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application of: |) | Docket No. 35010 |
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| TUCKER, Scott A. |) | Confirmation No.: 5406 |
| |) | |
| Serial No.: 10/711,407 |) | Group Art Unit No. 3624 |
| |) | |
| Filed: September 16, 2004 |) | Customer No.: 23589 |
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| METHOD, SYSTEM AND COMPUTER |) | |
| PROGRAM FOR ON-DEMAND SHORT |) | |
| TERM LOAN PROCESSING |) | Examiner: |

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT

Transmitted herewith is a list on Form PTO-1449 of patents, publications, or other information submitted by the applicants for consideration by the Office pursuant to the duty of disclosure under 37 CFR 1.56, together with legible copies of any non-patent or foreign patent publications to the extent clean copies are available.

It is respectfully submitted that the present invention as claimed is patentable over the listed references.

Any fee which might be due in connection with this Disclosure Statement should be applied against our Deposit Account No. 19-0522.

Respectfully submitted,

HOVEY WILLIAMS LLP

By

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(Use several sheets if necessary)

CONF. NO:
5406

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| | | | Pub. No. 2001/0034676 entitled METHOD OF PAYROLL ACCESS, Pub. Date 10/25/01, Vasic. |
| | | | Pub. No. 2002/0040339 entitled AUTOMATED LOAN PROCESSING SYSTEM, Pub. Date 04/04/2002, Dhar et al. |
| | | | Pub. No. 2002/0198822 entitled METHOD AND APPARATUS FOR EVALUATING AN APPLICATION FOR A FINANCIAL PRODUCT, Pub. Date 12/26/2002, Munoz et al. |
| | | | Pub. No. 2003/0065618 entitled METHOD AND SYSTEM FOR ELECTRONIC PAYROLL ADVANCE AND DEPOSIT, Pub. Date 04/03/2003, VanDeBoe, Jr. |
| | | | Pub. No. 2003/0074311 entitled SELF-ADMINISTERED AUTOMATIC PAYROLL DEDUCTION, Pub. Date 04/17/2003, Saylor et al. |

EXAMINER: Initial if citation considered, whether not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.